

I claim:

1. A system for administering employee funds, said system comprising:  
a worksite employer having at least one employee associated therewith;  
at least one access point configured to interface with said at least one employee;  
a personal financial service provider configured to communicate with said worksite employer and said at least one access point, said personal financial service provider including a data center configured to store financial data associated with said at least one employee, wherein said personal financial service provider is configured to receive funds directly from said worksite employer and to disburse said funds to third parties prior to allowing said at least one employee to disburse said funds through said access point.
2. The system of claim 1, wherein said third parties are configured to communicate with said at least one access point and said personal financial service provider, and wherein at least one of said third parties provides goods or services payable via said PFSP at the direction of said at least one employee.